

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

LISA MARYANN AL ZOUBI
Debtor

§
§
§
§

Case No. 16-30270

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/22/2016 . The undersigned trustee was appointed on 09/22/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 19,000.00

Funds were disbursed in the following amounts:

| | |
|--|-------------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 11,800.00 |
| Bank service fees | 20.95 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |
| Leaving a balance on hand of ¹ | \$ 7,179.05 |

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/09/2017 and the deadline for filing governmental claims was 03/21/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,650.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,650.00 , for a total compensation of \$ 2,650.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 72.08 , for total expenses of \$ 72.08 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/24/2017 By: /s/BARRY A. CHATZ
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 16-30270 PSH Judge: Pamela S. Hollis Trustee Name: BARRY A. CHATZ
 Case Name: LISA MARYANN AL ZOUBI Date Filed (f) or Converted (c): 09/22/2016 (f)
 For Period Ending: 04/24/2017 341(a) Meeting Date: 10/19/2016
 Claims Bar Date: 03/09/2017

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. Household goods and furnishings | 600.00 | 0.00 | | 0.00 | FA |
| 2. Electronics | 300.00 | 0.00 | | 0.00 | FA |
| 3. Clothing, Shoes, Accessories | 100.00 | 0.00 | | 0.00 | FA |
| 4. One dog | 0.00 | 0.00 | | 0.00 | FA |
| 5. Checking account - US Bank | 200.00 | 0.00 | | 0.00 | FA |
| 6. Savings account - US Bank | 100.00 | 0.00 | | 0.00 | FA |
| 7. Unscheduled claim vs. General Information Services, Inc., Ca (u) | 0.00 | 7,200.00 | | 19,000.00 | FA |

| | | |
|-----------------------------------|------------|-----------------------------------|
| | | Gross Value of Remaining Assets |
| TOTALS (Excluding Unknown Values) | \$1,300.00 | \$7,200.00 |
| | | \$19,000.00 |
| | | \$0.00 |
| | | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

12/6/16 - Undisclosed asset discovered; Trustee's Initial Report of Assets filed.

12/31/16 - Funds expected from settlement with Debtor by 2/15/17; once asset liquidated, review claims and submit TFR.

RE PROP # 1 -- Furniture, linens, small appliances, table & chairs, bedroom set

RE PROP # 2 -- Flat screen TV, computer, printer, music collection, cell phone

RE PROP # 3 -- Normal clothing, shoes, accessories

Initial Projected Date of Final Report (TFR): 06/30/2018

Current Projected Date of Final Report (TFR): 06/30/2018

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-30270

Case Name: LISA MARYANN AL ZOUBI

Trustee Name: BARRY A. CHATZ

Exhibit B

Bank Name: Union Bank

Account Number/CD#: XXXXXX0870

Checking

Taxpayer ID No: XX-XXX8832

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 04/24/2017

Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 02/02/17 | 7 | General Information Services P.O. Box 353 Chapin, SC 29036 | Cause of action initiated pre-petition Deposit received and verified by BAC 2/23/17 | 1249-000 | \$19,000.00 | | \$19,000.00 |
| 03/13/17 | 400001 | SmithMarco, P.C. 55 West Monroe Street Suite 1200 Chicago, IL 60603 | Allowed fees pursuant to 3/2/17 Court Order | 3210-000 | | \$11,800.00 | \$7,200.00 |
| 03/27/17 | | Union Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2) | 2600-000 | | \$20.95 | \$7,179.05 |

| | | |
|---------------------------|-------------|-------------|
| COLUMN TOTALS | \$19,000.00 | \$11,820.95 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$19,000.00 | \$11,820.95 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$19,000.00 | \$11,820.95 |

Exhibit B

| | | TOTAL OF ALL ACCOUNTS | | NET | ACCOUNT |
|----------------------------|--|------------------------------|--------------------------------|---------------------|------------|
| | | NET DEPOSITS | DISBURSEMENTS | | BALANCE |
| XXXXXX0870 - Checking | | \$19,000.00 | \$11,820.95 | | \$7,179.05 |
| | | \$19,000.00 | \$11,820.95 | | \$7,179.05 |
| | | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand | |
| Total Allocation Receipts: | | \$0.00 | | | |
| Total Net Deposits: | | \$19,000.00 | | | |
| Total Gross Receipts: | | \$19,000.00 | | | |

Case Number: 16-30270

Date: April 24, 2017

Debtor Name: LISA MARYANN AL ZOUBI

Claims Bar Date: 3/9/2017

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|--------|-------------------------------|----------------|-------|-----------|------------|------------|
| | BARRY A. CHATZ | Administrative | | \$0.00 | \$2,650.00 | \$2,650.00 |
| 100 | 120 S. RIVERSIDE PLAZA | | | | | |
| 2100 | CHICAGO, IL 60606-0000 | | | | | |
| | BARRY A. CHATZ | Administrative | | \$0.00 | \$72.08 | \$72.08 |
| 100 | 120 S. RIVERSIDE PLAZA | | | | | |
| 2200 | CHICAGO, IL 60606-0000 | | | | | |
| | GREGORY K. STERN, P.C. | Administrative | | \$0.00 | \$3,606.00 | \$3,606.00 |
| 100 | 53 WEST JACKSON | | | | | |
| 3210 | BOULEVARD | | | | | |
| | SUITE 1442 | | | | | |
| | CHICAGO, IL 60606 | | | | | |
| | GREGORY K. STERN, P.C. | Administrative | | \$0.00 | \$45.26 | \$45.26 |
| 100 | 53 WEST JACKSON | | | | | |
| 3220 | BOULEVARD | | | | | |
| | SUITE 1442 | | | | | |
| | CHICAGO, IL 60606 | | | | | |
| 1 | Navient Solutions Inc. | Unsecured | | \$0.00 | \$7,156.54 | \$7,156.54 |
| 300 | 220 Lasley Ave | | | | | |
| 7100 | Wilkes-Barre, Pa 18706 | | | | | |
| 2 | Us Dept Of Education | Unsecured | | \$0.00 | \$5,993.00 | \$5,993.00 |
| 300 | Claims Filing Unit | | | | | |
| 7100 | Po Box 8973 | | | | | |
| | Madison, Wi 53708-8973 | | | | | |
| 3 | AMERICAN INFOSOURCE LP | Unsecured | | \$0.00 | \$476.64 | \$476.64 |
| 300 | AS AGENT FOR | | | | | |
| 7100 | T MOBILE/T-MOBILE USA INC | | | | | |
| | PO BOX 248848 | | | | | |
| | OKLAHOMA CITY, OK 73124- | | | | | |
| | 8848 | | | | | |
| 4 | Nissan Motor Acceptance Corp | Unsecured | | \$0.00 | \$8,675.03 | \$8,675.03 |
| 300 | Pob 660366 | | | | | |
| 7100 | Dallas, Tx 75266-0366 | | | | | |
| 5 | Jefferson Capital Systems Llc | Unsecured | | \$0.00 | \$798.91 | \$798.91 |
| 300 | Po Box 7999 | | | | | |
| 7100 | Saint Cloud Mn 56302-9617 | | | | | |

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-30270

Date: April 24, 2017

Debtor Name: LISA MARYANN AL ZOUBI

Claims Bar Date: 3/9/2017

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|-------------|---------------------------------|-------------|-------|-----------|-------------|-------------|
| 6 | Jefferson Capital Systems Llc | Unsecured | | \$0.00 | \$614.21 | \$614.21 |
| 300 | Purchased From Verizon Wireless | | | | | |
| 7100 | Po Box 7999 | | | | | |
| | Saint Cloud Mn 56302-9617 | | | | | |
| | Orig By: Verizon Wireless | | | | | |
| 7 | Directv, Llc | Unsecured | | \$0.00 | \$367.35 | \$367.35 |
| 300 | By American Infosource Lp As | | | | | |
| 7100 | Agent | | | | | |
| | Po Box 5008 | | | | | |
| | Carol Stream, IL 60197-5008 | | | | | |
| Case Totals | | | | \$0.00 | \$30,455.02 | \$30,455.02 |

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-30270

Case Name: LISA MARYANN AL ZOUBI

Trustee Name: BARRY A. CHATZ

| | | |
|-----------------|----|----------|
| Balance on hand | \$ | 7,179.05 |
|-----------------|----|----------|

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee Fees: BARRY A. CHATZ | \$ 2,650.00 | \$ 0.00 | \$ 2,650.00 |
| Trustee Expenses: BARRY A. CHATZ | \$ 72.08 | \$ 0.00 | \$ 72.08 |
| Attorney for Trustee Fees: GREGORY K. STERN, P.C. | \$ 3,606.00 | \$ 0.00 | \$ 3,606.00 |
| Attorney for Trustee Expenses: GREGORY K. STERN, P.C. | \$ 45.26 | \$ 0.00 | \$ 45.26 |

Total to be paid for chapter 7 administrative expenses \$ 6,373.34

Remaining Balance \$ 805.71

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 24,081.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--------------------------------------|-------------------------|--------------------------|------------------|
| 1 | Navient Solutions Inc. | \$ 7,156.54 | \$ 0.00 | \$ 239.44 |
| 2 | Us Dept Of Education | \$ 5,993.00 | \$ 0.00 | \$ 200.51 |
| 3 | AMERICAN INFO SOURCE LP AS AGENT FOR | \$ 476.64 | \$ 0.00 | \$ 15.95 |
| 4 | Nissan Motor Acceptance Corp | \$ 8,675.03 | \$ 0.00 | \$ 290.24 |
| 5 | Jefferson Capital Systems Llc | \$ 798.91 | \$ 0.00 | \$ 26.73 |
| 6 | Jefferson Capital Systems Llc | \$ 614.21 | \$ 0.00 | \$ 20.55 |
| 7 | Directv, Llc | \$ 367.35 | \$ 0.00 | \$ 12.29 |

Total to be paid to timely general unsecured creditors \$ 805.71

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE